



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [HANCOCK WHITNEY CORPORATION](#)

City/State [GULFPORT, MS](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [34,574,919](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HANCOCK WHITNEY CORPORATION](#)

[HANCOCK WHITNEY PLAZA](#)

[GULFPORT, MS 39501](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	35,544,059			34,685,141			34,960,259			32,223,726			29,127,353		
Net income (\$000)	380,302			325,471			463,215			-45,174			327,380		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.86	2.79	48	2.74	2.65	53	2.70	2.60	53	2.97	2.77	60	3.12	3.01	50
+ Non-interest income	0.97	0.94	57	1.06	1.09	54	1.05	1.04	57	1.01	1.21	48	1.13	1.32	52
- Overhead expense	2.12	2.18	51	2.41	2.21	67	2.31	2.17	62	2.45	2.57	53	2.71	2.69	59
- Provision for credit losses	-0.12	0.10	1	-0.19	-0.12	32	-0.22	-0.09	19	1.87	0.51	96	0.15	0.15	62
+ Securities gains (losses)	0	0	23	0	0.01	54	0	0.01	50	0	0.02	38	0	0.01	35
+ Other tax equivalent adjustments	0	0	6	0	0	83	0	0	46	0	0	85	0	0	11
= Pretax net operating income (tax equivalent)	1.83	1.46	84	1.58	1.76	43	1.66	1.66	55	-0.35	1.04	6	1.40	1.56	35
Net operating income	1.43	1.10	84	1.25	1.34	45	1.32	1.26	61	-0.14	0.81	7	1.12	1.19	38
Net income	1.43	1.10	84	1.25	1.34	45	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.27	3.36	39	3.15	3.12	48	3.09	3.06	48	3.65	3.55	55	4.30	4.41	42
Interest expense	0.15	0.35	18	0.17	0.26	30	0.15	0.25	27	0.39	0.52	35	0.87	1.08	36
Net interest income (tax equivalent)	3.12	3.01	51	2.98	2.85	56	2.94	2.80	55	3.25	3.01	63	3.43	3.33	49
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	24	0.19	0.12	71	0.15	0.11	66	1.77	0.27	96	0.23	0.21	62
Earnings coverage of net loan and lease losses (X)	478.20	36.38	93	11.63	26.30	35	15.75	39.72	41	1.21	22.91	9	9.29	24.40	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.17	75	1.78	1.32	81	1.62	1.23	81	2.07	1.58	79	0.90	0.83	56
Allowance for loan and lease losses / Total loans and leases	1.35	1.15	75	1.77	1.30	83	1.61	1.20	83	2.05	1.55	79	0.90	0.81	57
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.39	22	0.33	0.58	23	0.30	0.49	26	0.70	0.71	55	1.25	0.57	92
30-89 days past due loans and leases / Total loans and leases	0.27	0.33	55	0.19	0.29	39	0.23	0.32	45	0.31	0.39	48	0.52	0.43	69
Liquidity and Funding															
Net noncore funding dependence	5.62	5.89	55	-2.61	-3.31	54	-5.73	-2.33	40	3.50	3.20	55	15.38	14.45	56
Net short-term noncore funding dependence	5.28	0.87	69	-6.84	-9.17	51	-9.90	-7.71	39	-0.90	-4.76	61	9.92	3.38	67
Net loans and leases / Total assets	64.53	63.09	48	58.33	58.81	48	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52
Capitalization															
Tier 1 leverage ratio	9.27	9.22	54	8.15	9.07	25	8.25	8.98	30	7.88	9.13	13	8.76	9.76	22
Holding company equity capital / Total assets	9.20	9.68	41	10.27	10.79	45	10.04	10.71	39	10.22	11.16	36	11.33	12.43	37
Total equity capital (including minority interest) / Total assets	9.20	9.81	39	10.27	10.91	43	10.04	10.82	38	10.22	11.29	34	11.33	12.57	34
Common equity tier 1 capital / Total risk-weighted assets	11.10	11.79	44	11.17	12.64	27	11.09	12.42	29	10.61	12.38	26	10.50	12.17	24
Net loans and leases / Equity capital (X)	7.02	6.64	60	5.68	5.47	57	5.69	5.53	56	6.24	5.58	68	6.08	5.21	72
Cash dividends / Net income	18.73	31.93	25	22.14	27.22	41	20.71	28.27	35		42.30		28.98	33.12	40
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-2.13	6.04	22	6.40	9.51	41	8.64	10.50	50	9.86	16.68	31	8.41	9.26	61
Equity capital	-12.38	-3.83	28	7.53	7.52	65	6.73	7.46	60	-0.83	6.99	11	12.54	10.49	72
Net loans and leases	8.28	14.48	37	-5.89	-0.66	25	-2.75	3.36	29	1.89	9.07	24	6.13	9.10	54
Noncore funding	-17.61	36.20	14	-22.35	-21.64	51	-14.77	-14.79	49	-41.86	-12.18	15	10.48	6.59	63
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.24	11.91	37	4.59	10.65	33	4.54	10.95	34	9.08	13.56	51	4.20	13.04	37
Equity investment in subsidiaries / Equity capital	101.62	104.01	44	101.49	103.15	46	101.65	103.22	48	102.84	102.81	50	102.30	103.22	49
Cash from ops + noncash items + op expense / Op expense + dividends	181.25	118.32	74	156.25	155.61	60	157.94	154.48	60	78.82	147.24	11	245.59	190.27	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	638,308	618,230	814,162	896,628	961,739	3.25	13.18
Income from lease financing receivables.....	12,033	10,605	14,243	13,285	11,871	13.47	260.59
Fully taxable income on loans and leases.....	633,954	610,011	804,005	879,542	938,361	3.93	17.50
Tax-exempt income on loans and leases.....	16,387	18,824	24,400	30,371	35,249	-12.95	-41.08
Estimated tax benefit on income on loans and leases.....	4,187	4,860	6,289	7,923	9,299	-13.85	-73.69
Income on loans and leases (tax equivalent).....	654,528	633,695	834,694	917,836	982,909	3.29	12.22
Investment interest income (tax equivalent).....	137,792	116,242	155,247	152,181	153,925	18.54	37.03
Interest on balances due from depository institutions.....	6,790	2,109	3,500	979	3,948	221.95	125.81
Interest income on other earning assets.....	103	2	3	7	7	5050.00	119.15
Total interest income (tax equivalent).....	799,213	752,048	993,444	1,071,003	1,140,789	6.27	16.36
Interest on time deposits of \$250K or more	676	2,048	2,412	10,713	16,892	-66.99	-82.67
Interest on time deposits < \$250K.....	897	3,879	4,336	30,976	67,096	-76.88	-94.59
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	20,836	15,454	19,497	46,572	104,001	34.83	-35.89
Interest on other borrowings and trading liabilities.....	6,277	5,829	7,691	11,776	33,476	7.69	-60.66
Interest on subordinated debt and mandatory convertible securities	8,200	12,354	15,087	15,420	9,101	-33.62	-0.22
Total interest expense.....	36,886	39,564	49,023	115,457	230,566	-6.77	-52.18
Net interest income (tax equivalent).....	762,327	712,484	944,421	955,546	910,223	7.00	25.03
Non-interest income.....	258,932	275,771	365,342	325,469	330,389	-6.11	30.19
Adjusted operating income (tax equivalent)	1,021,259	988,255	1,309,763	1,281,015	1,240,612	3.34	26.30
Overhead expense.....	564,992	625,929	808,355	790,346	789,364	-9.74	7.01
Provision for credit losses.....	-30,886	-49,095	-77,494	602,904	43,734		
Securities gains (losses)	-87	333	333	488	0		
Other tax equivalent adjustments	-61	1	0	2	-1		
Pretax net operating income (tax equivalent).....	487,005	411,755	579,235	-111,745	407,513	18.28	103.61
Applicable income taxes	98,970	77,739	104,841	-79,571	65,359	27.31	84.76
Tax equivalent adjustments	7,733	8,545	11,179	13,000	14,774	-9.50	-69.60
Applicable income taxes (tax equivalent).....	106,703	86,284	116,020	-66,571	80,133	23.66	35.06
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	380,302	325,471	463,215	-45,174	327,380	16.85	137.42
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	380,302	325,471	463,215	-45,174	327,380	16.85	137.42
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	380,302	325,471	463,215	-45,174	327,380	16.85	137.42
Investment securities income (tax equivalent).....	137,792	116,242	155,247	152,181	153,925	18.54	37.03
US Treasury and agency securities (excluding mortgage-backed securities)	5,400	3,739	5,413	3,204	3,082	44.42	184.21
Mortgage-backed securities	91,610	91,804	122,266	121,756	122,288	-0.21	30.79
All other securities	40,782	20,699	27,568	27,221	28,555	97.02	42.54
Cash dividends declared.....	71,249	72,046	95,927	95,605	94,871	-1.11	14.18
Common	71,249	72,046	95,927	95,605	94,871	-1.11	14.18
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3	3.12	37	2.89	2.90	49	2.84	2.85	48	3.32	3.27	53	3.92	4	42
Less: Interest expense	0.14	0.33	18	0.15	0.24	29	0.14	0.23	26	0.36	0.48	35	0.79	0.98	37
Equals: Net interest income (tax equivalent)	2.86	2.79	48	2.74	2.65	53	2.70	2.60	53	2.97	2.77	60	3.12	3.01	50
Plus: Non-interest income	0.97	0.94	57	1.06	1.09	54	1.05	1.04	57	1.01	1.21	48	1.13	1.32	52
Equals: adjusted operating income (tax equivalent)	3.83	3.77	65	3.80	3.80	56	3.75	3.70	60	3.98	4.04	53	4.26	4.41	44
Less: Overhead expense	2.12	2.18	51	2.41	2.21	67	2.31	2.17	62	2.45	2.57	53	2.71	2.69	59
Less: Provision for credit losses	-0.12	0.10	1	-0.19	-0.12	32	-0.22	-0.09	19	1.87	0.51	96	0.15	0.15	62
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	21	0	0.01	54	0	0.01	49	0	0.02	37	0	0.01	35
Plus: other tax equivalent adjustments	0	0	6	0	0	83	0	0	46	0	0	85	0	0	11
Equals: Pretax net operating income (tax equivalent)	1.83	1.46	84	1.58	1.76	43	1.66	1.66	55	-0.35	1.04	6	1.40	1.56	35
Less: Applicable income taxes (tax equivalent)	0.40	0.34	75	0.33	0.41	25	0.33	0.38	35	-0.21	0.23	0	0.28	0.36	25
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.43	1.10	84	1.25	1.34	45	1.32	1.26	61	-0.14	0.81	7	1.12	1.19	38
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.43	1.10	84	1.25	1.34	45	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38
Memo: Net income (last four quarters)	1.46	1.10	85	1.25	1.30	46	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38
Net income-BHC and noncontrolling (minority) interest	1.43	1.11	84	1.25	1.35	45	1.32	1.27	61	-0.14	0.83	7	1.12	1.20	38
Margin Analysis															
Average earning assets / Average assets	91.77	92.93	32	91.85	93.09	33	91.91	93.08	32	91.13	92.32	31	91	91.05	49
Average interest-bearing funds / Average assets	47.74	60.58	7	51.04	61.98	10	50.80	61.99	9	55.47	64.06	17	59.24	65.57	22
Interest income (tax equivalent) / Average earning assets	3.27	3.36	39	3.15	3.12	48	3.09	3.06	48	3.65	3.55	55	4.30	4.41	42
Interest expense / Average earning assets	0.15	0.35	18	0.17	0.26	30	0.15	0.25	27	0.39	0.52	35	0.87	1.08	36
Net interest income (tax equivalent) / Average earning assets	3.12	3.01	51	2.98	2.85	56	2.94	2.80	55	3.25	3.01	63	3.43	3.33	49
Yield or Cost															
Total loans and leases (tax equivalent)	4.02	4.24	35	3.94	4.07	43	3.92	4.01	44	4.12	4.27	45	4.81	5.09	36
Interest-bearing bank balances	0.47	0.79	12	0.13	0.13	53	0.14	0.14	54	0.13	0.27	10	4.44	2.04	96
Federal funds sold and reverse repos	1.73	1.05	74	0.59	0.25	81	0.66	0.25	82	0.22	0.68	25	1.63	2.44	24
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.23	3.33	39	3.11	3.09	48	3.06	3.04	48	3.60	3.51	53	4.25	4.36	44
Investment securities (tax equivalent)	2.05	1.96	63	1.93	1.77	63	1.91	1.77	64	2.37	2.25	63	2.62	2.76	41
US Treasury and agency securities (excluding mortgage-backed securities)	1.76	1.38	84	1.48	1.23	69	1.50	1.14	73	1.97	1.75	63	2.26	2.32	52
Mortgage-backed securities	2.22	1.87	87	1.76	1.55	70	1.74	1.57	68	2.21	2.05	63	2.49	2.61	32
All other securities	1.72	2.89	13	2.93	2.85	57	2.93	2.81	59	3	3.24	43	3.16	4.06	25
Interest-bearing deposits	0.20	0.35	31	0.18	0.22	45	0.17	0.21	43	0.57	0.53	59	1.25	1.10	64
Time deposits of \$250K or more	0.28	0.61	13	0.48	0.70	24	0.46	0.66	28	1.04	1.42	19	1.37	1.96	10
Time deposits < \$250K	0.16	0.58	11	0.49	0.67	31	0.43	0.62	27	1.63	1.36	70	2.37	1.82	85
Other domestic deposits	0.19	0.31	36	0.15	0.16	58	0.14	0.15	54	0.37	0.36	58	0.94	0.93	54
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.13	0.88	13	0.12	0.18	56	0.11	0.17	51	0.26	0.62	19	0.68	1.86	22
Other borrowed funds and trading liabilities	0.82	1.55	19	0.58	1.29	25	0.58	1.27	25	0.68	1.50	14	1.94	2.38	23
All interest-bearing funds	0.29	0.54	24	0.30	0.38	39	0.28	0.37	36	0.65	0.74	45	1.34	1.49	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		258,932		275,771		365,342		325,469		330,389		
Fiduciary activities income		48,636		47,351		62,898		58,191		61,609		
Service charges on deposit accounts - domestic		65,744		59,782		81,488		76,668		87,005		
Trading revenue.....		7,199		11,889		13,692		14,073		12,544		
Investment banking fees and commissions.....		21,283		20,633		27,696		22,736		24,622		
Insurance activities revenue.....		842		1,341		1,806		1,596		1,950		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		37		50		63		84		102		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		17,477		40,203		46,559		42,497		34,729		
Other non-interest income.....		97,714		94,522		131,140		109,624		107,828		
Total overhead expenses		564,992		625,929		808,355		790,346		789,364		
Personnel expense.....		341,487		374,247		482,375		464,059		439,879		
Net occupancy expense.....		50,413		51,906		67,953		71,801		69,329		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		10,762		12,746		16,665		19,916		20,844		
Other operating expenses.....		162,330		187,030		241,362		234,570		259,312		
Fee income on mutual funds and annuities.....		8,878		11,645		14,253		13,965		11,553		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		540,797		698,270		
Number of equivalent employees		3,607		3,429		3,486		3,986		4,136		
Average personnel expense per employee.....		94.67		109.14		138.37		116.42		106.35		
Average assets per employee.....		9,854.19		10,115.24		10,028.76		8,084.23		7,042.40		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	3.43	2.43	67	4.22	2.14	77	3.90	2.17	77	4.29	2.02	79
Overhead expenses / Net Interest Income + non-interest income	55.75	58.02	36	63.89	58.85	71	62.25	59.28	58	62.33	62.28	54
Percent of Average Assets												
Total overhead expense	2.12	2.18	51	2.41	2.21	67	2.31	2.17	62	2.45	2.57	53
Personnel expense.....	1.28	1.20	63	1.44	1.23	73	1.38	1.21	69	1.44	1.30	64
Net occupancy expense.....	0.19	0.22	31	0.20	0.24	30	0.19	0.23	32	0.22	0.26	29
Other operating expenses.....	0.65	0.73	45	0.77	0.72	65	0.74	0.72	65	0.79	0.94	51
Overhead less non-interest income	1.15	1.22	39	1.35	1.08	71	1.27	1.10	61	1.44	1.25	68
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	55.32	57.55	36	63.34	58.34	71	61.72	58.83	59	61.70	61.82	55
Personnel expense.....	33.44	31.86	55	37.87	32.89	75	36.83	32.93	68	36.23	32.36	72
Net occupancy expense.....	4.94	5.98	29	5.25	6.26	33	5.19	6.23	32	5.61	6.58	32
Other operating expenses.....	16.95	19.14	32	20.22	18.68	63	19.70	19.18	55	19.87	22.28	46
Total non-interest income	25.35	24.10	60	27.90	28.20	55	27.89	27.67	57	25.41	28.83	48
Fiduciary activities income	4.76	2.13	83	4.79	2.27	81	4.80	2.20	79	4.54	2.09	82
Service charges on domestic deposit accounts	6.44	3.30	93	6.05	3.25	89	6.22	3.27	90	5.98	3.27	89
Trading revenue.....	0.70	0.57	71	1.20	0.68	81	1.05	0.62	79	1.10	1.28	69
Investment banking fees and commissions.....	2.08	2.15	63	2.09	2.46	59	2.11	2.58	59	1.77	2.46	55
Insurance activities revenue.....	0.08	0.36	57	0.14	0.38	59	0.14	0.36	60	0.12	0.41	58
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0	1.23	22	0.01	0.56	26	0	0.60	24	0.01	0.01	55
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	1.71	1.19	67	4.07	3.64	62	3.55	3.30	59	3.32	3.92	57
Other non-interest income.....	9.57	8.80	69	9.56	9.39	63	10.01	9.27	64	8.56	9.65	51
Overhead less non-interest income	29.97	32.79	35	35.43	29.67	62	33.82	30.52	55	36.29	31.93	59
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.32	21.50	34	18.88	21.49	20	18.10	21.18	17		18.63	16.04
Applicable income tax + TE / Pretax net operating income + TE	21.91	23.57	26	20.96	23.11	18	20.03	22.67	14		21.18	19.66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	12,390,239	11,230,139	11,225,374	11,422,609	11,432,878	10.33	23.90	
Commercial and industrial loans	7,776,952	7,229,640	7,506,189	7,891,920	6,890,767	7.57	33.11	
Loans to individuals	597,089	665,286	642,663	819,320	1,042,501	-10.25	-41.04	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			-100.00
Agricultural loans	1,184	1,401	1,133	1,554	3,050	-15.49	-82.44	
Other loans and leases	1,853,196	1,850,679	1,852,370	1,790,757	1,899,429	0.14	-4.73	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	22,618,660	20,977,145	21,227,729	21,926,160	21,268,625	7.83	20.25	
Less: Allowance for loan and lease losses	306,116	371,521	342,065	450,177	191,251	-17.60	37.20	
Net loans and leases	22,312,544	20,605,624	20,885,664	21,475,983	21,077,374	8.28	20.05	
Debt securities that reprice or mature in over 1 year	8,315,993	8,225,954	8,477,044	7,134,491	6,183,210	1.09	48.26	
Mutual funds and equity securities	17,091	12,483	14,192	15,337	15,446	36.91	18.90	
Subtotal	30,645,628	28,844,061	29,376,900	28,625,811	27,276,030	6.25	26.58	
Interest-bearing bank balances	182,323	3,002,613	3,760,031	1,298,356	82,617	-93.93	123.44	
Federal funds sold and reverse repos	440	456	458	434	268	-3.51	-93.01	
Debt securities that reprice or mature within 1 year	17,198	82,668	75,405	222,006	60,102	-79.20	10.91	
Trading assets	118,369	95,800	74,326	148,368	53,426	23.56	614.18	
Total earning assets	30,963,958	32,025,598	33,287,120	30,294,975	27,472,443	-3.31	27.27	
Non-interest-bearing cash and due from depository institutions	593,950	530,663	406,498	531,608	445,496	11.93	75.92	
Premises, fixed assets, and leases	417,104	447,452	450,274	479,985	472,020	-6.78	21.52	
Other real estate owned	2,085	8,398	7,533	11,520	20,614	-75.17	-90.14	
Investment in unconsolidated subsidiaries	15,661	14,452	14,551	14,063	18,354	8.37	-16.53	
Intangible and other assets	2,582,161	2,301,222	2,381,446	2,307,941	2,190,789	12.21	45.53	
Total assets	34,574,919	35,327,785	36,547,422	33,640,092	30,619,716	-2.13	28.89	
Quarterly average assets	34,788,271	35,079,029	35,785,611	32,875,985	30,299,203	-0.83	30.24	
Average loans and leases (YTD)	21,689,239	21,453,215	21,301,948	22,253,006	20,419,567	1.10	19.77	
Memoranda								
Loans held-for-sale	33,008	91,063	93,069	136,063	55,864	-63.75	42.06	
Loans not held-for-sale	22,585,652	20,886,082	21,134,660	21,790,097	21,212,761	8.14	20.22	
Real estate loans secured by 1–4 family	4,119,449	3,674,635	3,691,031	4,131,378	4,534,582	12.10	1.99	
Commercial real estate loans	8,231,216	7,539,009	7,510,791	7,254,137	6,852,278	9.18	38.59	
Construction and land development	1,511,543	1,216,305	1,224,919	1,038,753	1,119,370	24.27	11.84	
Multifamily	560,626	512,265	471,946	455,531	408,012	9.44	51.29	
Nonfarm nonresidential	6,159,047	5,810,439	5,813,926	5,759,853	5,324,896	6.00	46.04	
Real estate loans secured by farmland	39,574	16,495	23,552	37,094	46,018	139.92	83.35	
Total investment securities	8,350,282	8,321,105	8,566,641	7,371,834	6,258,758	0.35	48.08	
U.S. Treasury securities	166,739	196,606	210,886	0	0	-15.19	16524.03	
US agency securities (excluding mortgage-backed securities)	282,646	198,117	223,269	213,369	148,672	42.67	130.85	
Municipal securities	899,219	933,316	935,563	953,743	890,824	-3.65	-7.12	
Mortgage-backed securities	3,934,597	6,965,822	7,164,028	6,177,621	5,195,828	-43.52	-13.13	
Asset-backed securities	3,028,673	0	0	0	0			
Other debt securities	21,317	14,761	18,703	11,764	7,988	44.41	509.06	
Mutual funds and equity securities	17,091	12,483	14,192	15,337	15,446	36.91	18.90	
Available-for-sale securities	5,466,843	7,000,921	6,986,698	5,999,327	4,675,304	-21.91	90.51	
U.S. Treasury securities	33,934	196,606	196,029	0	0	-82.74	3283.25	
US agency securities (excluding mortgage-backed securities)	8,354	198,117	223,269	213,369	98,672	-95.78	-88.47	
Municipal securities	197,865	316,027	314,158	326,725	249,805	-37.39	-18.47	
Mortgage-backed securities	2,813,577	6,275,410	6,234,539	5,447,469	4,318,839	-55.17	10.96	
Asset-backed securities	2,391,796	0	0	0	0			
Other debt securities	21,317	14,761	18,703	11,764	7,988	44.41	509.06	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-260,268	78,266	65,731	110,412	42,996			
Available-for-sale securities appreciation (depreciation)	-875,536	57,409	2,169	233,093	37,694			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	4,166,693	3,617,818	3,962,541	3,416,740	3,339,817	15.17	16.76	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	14,295,746	13,660,397	14,406,327	12,207,474	8,792,195	4.65	80.91
NOW, ATS and transaction accounts	560,432	602,030	898,865	789,588	878,581	-6.91	11.42
Time deposits less brokered deposits < \$250K	690,154	803,480	770,341	1,203,573	1,826,137	-14.10	-52.02
MMDA and other savings accounts	13,102,145	13,643,634	13,996,160	12,714,329	10,784,289	-3.97	32.39
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	28,648,477	28,709,541	30,071,693	26,914,964	22,281,202	-0.21	45.13
Time deposits of \$250K or more	303,990	436,365	378,563	724,229	1,371,526	-30.34	-57.83
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	542,981	645,228	565,061	567,513	679,872	-15.85	5.81
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	1,000,000	0	0	3,131	778,131		217.70
Other borrowings w/remaining maturity over 1 year	69,632	1,181,385	1,177,556	1,162,932	1,344,759	-94.11	-93.64
Brokered deposits < \$250K	4,931	69,272	30,202	66,408	167,553	-92.88	-99.54
Noncore funding	1,921,534	2,332,250	2,151,382	2,524,213	4,341,841	-17.61	-48.39
Trading liabilities	190,156	34,208	30,231	46,387	14,266	455.88	1491.00
Subordinated notes and debentures + trust preferred securities	166,778	166,626	166,664	312,260	145,571	0.09	14.88
Other liabilities	467,535	455,394	457,100	403,243	369,151	2.67	36.92
Total liabilities	31,394,480	31,698,019	32,877,070	30,201,067	27,152,031	-0.96	31.02
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	309,513	309,513	309,513	309,513	309,513	0.00	6.23
Common surplus	1,949,289	1,926,219	1,931,468	1,908,667	1,872,426	1.20	12.09
Retained earnings	1,968,260	1,545,181	1,659,073	1,291,506	1,476,232	27.38	107.49
Accumulated other comprehensive income	-812,781	198	-53,935	80,068	-54,724		
Other equity capital components	-233,842	-151,345	-175,767	-150,729	-135,762		
Total holding company equity capital	3,180,439	3,629,766	3,670,352	3,439,025	3,467,685	-12.38	11.08
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,180,439	3,629,766	3,670,352	3,439,025	3,467,685	-12.38	11.08
Total liabilities and capital	34,574,919	35,327,785	36,547,422	33,640,092	30,619,716	-2.13	28.89
Memoranda							
Non-interest-bearing deposits	14,295,746	13,660,397	14,406,327	12,207,474	8,792,195	4.65	80.91
Interest-bearing deposits	14,661,652	15,554,781	16,074,131	15,498,127	15,028,086	-5.74	7.51
Total deposits	28,957,398	29,215,178	30,480,458	27,705,601	23,820,281	-0.88	34.44
Long-term debt that reprices within 1 year	0	0	0	0	460,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,670,352	3,439,025	3,439,025	3,467,685	3,081,340		
Accounting restatements	0	0	0	-44,087	0		
Net income	380,302	325,471	463,215	-45,174	327,380		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	16,101	16,755	15,967	17,855	15,388		
Sale of treasury stock	2,671	2,940	3,872	4,164	3,614		
Less: Purchase of treasury stock	58,892	2,509	21,796	606	185,000		
Changes incident to business combinations	0	0	0	0	193,849		
Less: Dividends declared	71,249	72,046	95,927	95,605	94,871		
Change in other comprehensive income	-758,846	-79,870	-134,004	134,793	125,985		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,180,439	3,629,766	3,670,352	3,439,025	3,467,685		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	35.84	39.88	34	31.79	36.06	36	30.71	36.25	34	33.96	36.22	39	37.34	37.78	42
Commercial and industrial loans	22.49	11.23	90	20.46	11.11	90	20.54	10.76	88	23.46	13.52	91	22.50	12.02	89
Loans to individuals	1.73	3.58	52	1.88	3.60	56	1.76	3.36	54	2.44	3.40	59	3.40	4.20	59
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	34	0	0.21	30	0	0.18	32	0	0.19	29	0.01	0.24	36
Other loans and leases.....	5.36	4.52	63	5.24	4.26	65	5.07	4.47	62	5.32	4.63	61	6.20	5.01	63
Net loans and leases.....	64.53	63.09	48	58.33	58.81	48	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52
Debt securities over 1 year.....	24.05	18.76	69	23.28	18.32	69	23.19	19.46	67	21.21	15.55	75	20.19	14.60	79
Mutual funds and equity securities	0.05	0.05	61	0.04	0.05	55	0.04	0.06	60	0.05	0.05	61	0.05	0.06	63
Subtotal	88.64	83.05	73	81.65	78.17	58	80.38	79.22	45	85.09	78.16	72	89.08	79.65	91
Interest-bearing bank balances	0.53	3.61	11	8.50	9.37	49	10.29	8.50	61	3.86	7.51	26	0.27	3.06	7
Federal funds sold and reverse repos	0	0.52	58	0	0.53	60	0	0.54	61	0	0.82	57	0	1.57	55
Debt securities 1 year or less	0.05	1.71	4	0.23	1.51	17	0.21	1.56	14	0.66	1.68	31	0.20	1.91	14
Trading assets	0.34	0.59	67	0.27	0.58	60	0.20	0.49	59	0.44	1.01	55	0.17	1.19	49
Total earning assets.....	89.56	90.76	33	90.65	91.57	36	91.08	91.77	41	90.06	91.05	38	89.72	89.53	50
Non-interest cash and due from depository institutions.....	1.72	0.98	90	1.50	0.99	89	1.11	0.82	76	1.58	1.07	90	1.45	1.14	76
Other real estate owned.....	0.01	0.01	56	0.02	0.01	75	0.02	0.01	77	0.03	0.02	74	0.07	0.03	84
All other assets.....	8.73	8.19	58	7.85	7.39	59	7.81	7.35	58	8.36	7.82	58	8.82	9.27	46
Memoranda															
Short-term investments	0.58	6.75	3	8.73	12.31	39	10.50	11.47	49	4.52	11.17	20	0.47	7.63	1
U.S. Treasury securities.....	0.48	1.98	38	0.56	1.18	60	0.58	1.47	53	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.82	0.81	66	0.56	0.75	59	0.61	0.82	58	0.63	0.63	65	0.49	0.54	59
Municipal securities	2.60	1.69	70	2.64	1.70	70	2.56	1.73	69	2.84	1.69	71	2.91	1.34	79
Mortgage-backed securities	11.38	12.93	44	19.72	13.46	77	19.60	14.14	76	18.36	11.75	82	16.97	11.44	80
Asset-backed securities	8.76	0.85	98	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.06	0.51	38	0.04	0.51	38	0.05	0.53	37	0.03	0.42	38	0.03	0.39	39
Loans held-for-sale.....	0.10	0.30	54	0.26	0.50	54	0.25	0.55	56	0.40	0.52	53	0.18	0.39	46
Loans held for investment	65.32	63.03	51	59.12	58.34	50	57.83	58.06	48	64.77	61.72	51	69.28	63.50	56
Real estate loans secured by 1–4 family	11.91	12.79	48	10.40	11.57	46	10.10	11.46	45	12.28	11.91	51	14.81	13.29	59
Revolving	2.91	1.52	78	2.76	1.44	78	2.63	1.42	77	3.14	1.66	79	3.48	2.07	73
Closed-end, secured by first liens	8.90	10.86	41	7.52	9.73	41	7.37	9.67	39	8.97	9.81	46	11.02	10.69	52
Closed-end, secured by junior liens	0.11	0.19	51	0.12	0.19	45	0.10	0.17	48	0.17	0.22	52	0.31	0.28	65
Commercial real estate loans	23.81	24.89	45	21.34	22.35	46	20.55	22.69	45	21.56	22.22	44	22.38	22.23	48
Construction and land development.....	4.37	3.92	57	3.44	3.40	54	3.35	3.34	54	3.09	3.40	51	3.66	3.44	58
Multifamily.....	1.62	3.87	31	1.45	3.32	29	1.29	3.57	28	1.35	3.12	29	1.33	3.01	35
Nonfarm nonresidential	17.81	15.73	57	16.45	14.65	57	15.91	14.57	55	17.12	14.72	58	17.39	14.69	57
Real estate loans secured by farmland.....	0.11	0.34	57	0.05	0.35	43	0.06	0.30	49	0.11	0.33	56	0.15	0.36	59

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	54.78	62.29	30	53.54	60.51	31	52.88	61.05	29	52.10	57.15	34	53.75	57.46	42
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.21	20.65	39	17.52	20	40	17.39	19.86	41	18.84	19.43	45	21.32	20.75	51
Real estate loans secured by 1–4 family.....	4.45	2.39	81	4.65	2.47	81	4.53	2.43	78	4.82	2.64	79	5.02	3.15	74
Revolving	13.76	18.01	35	12.87	17.35	33	12.86	17.24	35	14.02	16.59	38	16.30	17.39	46
Closed-end.....	36.39	38.12	42	35.94	37.13	45	35.38	37.86	43	33.08	34.63	44	32.22	33.52	45
Construction and land development.....	6.68	6.10	58	5.80	5.69	57	5.77	5.65	55	4.74	5.26	51	5.26	5.09	58
1–4 family.....	2.33	1.40	75	1.66	1.19	69	1.79	1.18	73	1.40	0.93	70	1.73	0.94	75
Other.....	4.35	4.62	49	4.14	4.46	50	3.98	4.40	49	3.34	4.19	46	3.53	4.02	50
Multifamily.....	2.48	5.86	27	2.44	5.41	28	2.22	5.78	24	2.08	4.96	25	1.92	4.69	30
Nonfarm nonresidential	27.23	24.30	55	27.70	24.45	55	27.39	24.56	55	26.27	22.93	55	25.04	22.15	53
Owner-occupied.....	13.41	8.11	79	13.41	8.31	80	13.29	8.29	79	13.03	7.68	81	12.88	7.72	80
Other.....	13.82	15.95	39	14.29	15.83	42	14.10	15.94	43	13.24	14.95	39	12.16	14.34	42
Real estate loans secured by farmland.....	0.17	0.55	54	0.08	0.61	42	0.11	0.54	49	0.17	0.54	55	0.22	0.55	57
Real estate loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	34.38	18.37	89	34.46	19.45	86	35.36	18.86	87	35.99	22.17	86	32.40	19.53	85
Loans to individuals	2.64	6.24	51	3.17	6.58	53	3.03	6.24	54	3.74	6.13	57	4.90	7.13	57
Credit card loans	0.35	0.53	69	0.37	0.51	71	0.37	0.53	70	0.39	0.65	69	0.47	0.81	68
Agricultural loans.....	0.01	0.31	33	0.01	0.38	30	0.01	0.34	32	0.01	0.32	29	0.01	0.37	35
Other loans and leases.....	8.19	8.16	60	8.82	8.42	64	8.73	8.75	62	8.17	9.09	61	8.93	9.85	59
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	363.48	411.16	36	362.92	383.43	40	354.80	391.81	37	395.50	381.27	43	411.93	391.26	46
Real estate loans secured by 1–4 family.....	120.85	133.66	46	118.75	124.74	48	116.66	126.06	46	143.05	125.03	59	163.38	138.18	62
Revolving	29.53	15.46	79	31.51	15.53	82	30.37	15.44	80	36.57	17.42	85	38.45	21.26	76
Closed-end.....	91.32	116.59	39	87.24	107.54	40	86.29	108.85	39	106.47	106.14	53	124.94	115.20	54
Commercial real estate loans	241.47	254.65	47	243.64	238.58	50	237.39	245.88	46	251.17	234.65	49	246.89	229.44	50
Construction and land development.....	44.34	39.81	56	39.31	36.07	58	38.72	35.95	56	35.97	35.62	56	40.33	34.95	61
1–4 family.....	15.49	9.02	75	11.22	7.44	69	12.03	7.42	72	10.63	6.34	71	13.29	6.61	76
Other.....	28.85	30.27	46	28.09	28.34	50	26.68	28.11	49	25.34	28.16	49	27.04	27.32	54
Multifamily.....	16.45	40.47	30	16.55	35.29	32	14.92	38.66	30	15.77	32.74	32	14.70	31.04	36
Nonfarm nonresidential	180.68	161.09	56	187.78	156.30	61	183.76	158.05	60	199.43	155.06	60	191.86	152.10	62
Owner-occupied.....	88.98	53.43	79	90.91	52.63	82	89.17	52.99	80	98.94	52.37	85	98.67	53.07	83
Other.....	91.70	105.96	42	96.87	100.99	51	94.59	102.54	46	100.50	100.54	50	93.19	97.41	46
Real estate loans secured by farmland.....	1.16	3.36	56	0.53	3.67	43	0.74	3.22	49	1.28	3.44	58	1.66	3.60	59
Real estate loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	228.14	115.08	90	233.64	116.17	91	237.25	114.45	91	273.26	139.91	94	248.28	122.02	93
Loans to individuals	17.52	35.47	53	21.50	36.56	57	20.31	34.55	57	28.37	37.47	60	37.56	43.51	59
Credit card loans	2.31	2.79	71	2.48	2.58	72	2.51	2.77	73	2.93	3.30	71	3.59	4.34	70
Agricultural loans.....	0.03	1.73	34	0.05	2.03	31	0.04	1.86	32	0.05	1.88	32	0.11	2.18	36
Other loans and leases.....	54.36	50.11	63	59.81	47.63	67	58.55	51.06	66	62	49.54	65	68.44	52.44	66
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.22	30.74	33	22.74	29.25	36	22.33	30.07	34	20.41	27.32	32	19.73	26.45	35
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	154.04	205.31	35	154.13	187.63	39	149.79	195.33	36	154.92	183.76	39	151.23	178.57	41
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	243.02	262.15	43	245.04	244.92	47	238.96	252.85	44	253.86	240.85	48	249.90	236.10	49

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	0.58	6.75	3	8.73	12.31	39	10.50	11.47	49	4.52	11.17	20	0.47	7.63	1
Liquid assets	15.27	23.63	30	31.11	29.12	54	32.39	29.03	56	24.88	26.22	54	19.35	22.44	50
Investment securities	24.15	20.98	61	23.55	20.37	64	23.44	21.63	58	21.91	17.85	70	20.44	16.99	66
Net loans and leases	64.53	63.09	48	58.33	58.81	48	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52
Net loans, leases and standby letters of credit	65.61	63.92	49	59.37	59.61	49	58.23	59.49	49	64.92	62.48	49	70.12	64.84	54
Core deposits	82.86	74.28	78	81.27	75.52	69	82.28	75.71	76	80.01	70.67	78	72.77	63.09	69
Noncore funding	5.56	12.30	29	6.60	10.15	45	5.89	10.30	37	7.50	14.13	34	14.18	19.36	41
Time deposits of \$250K or more	0.88	1.67	30	1.24	1.67	44	1.04	1.58	38	2.15	2.11	59	4.48	2.94	76
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.57	1.24	73	1.83	1.19	76	1.55	1.23	70	1.69	1.47	71	2.22	1.94	69
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.57	0.58	81	1.83	0.54	84	1.54	0.54	80	1.69	0.54	82	2.22	0.48	84
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.89	2.18	66	0	0.88	12	0	1	11	0.01	1.24	20	2.54	3.01	49
Earning assets that reprice within 1 year	27.22	35.71	29	34.31	38.80	38	34.64	37.37	47	29.82	39.38	24	28.30	39.29	19
Interest-bearing liabilities that reprice within 1 year	2.47	6.79	14	3.22	6.64	24	2.79	6.39	20	5.18	8.20	41	9.36	10.19	53
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	1.50	0.96	76
Net assets that reprice within 1 year	24.76	27.35	42	31.09	30.83	46	31.85	29.65	57	24.64	29.11	40	17.44	26.63	25
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.62	5.89	55	-2.61	-3.31	54	-5.73	-2.33	40	3.50	3.20	55	15.38	14.45	56
Net short-term noncore funding dependence	5.28	0.87	69	-6.84	-9.17	51	-9.90	-7.71	39	-0.90	-4.76	61	9.92	3.38	67
Short-term investment / Short-term noncore funding	10.99	112.63	7	277.66	304.29	62	413.78	273.46	75	120.49	184.19	42	5.02	77.77	1
Liquid assets - short-term noncore funding / Nonliquid assets	11.81	24.05	36	40.59	36.72	61	44.17	36.68	64	28.13	28.18	58	12.46	16.97	46
Net loans and leases / Total deposits	77.05	79.04	45	70.53	73.05	44	68.52	72.79	41	77.51	79.43	42	88.48	90.31	42
Net loans and leases / Core deposits	77.88	86.19	37	71.77	78.83	39	69.45	78.25	37	79.79	88.34	35	94.60	103.93	37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.25	-10.05	50	2.80	0.50	92	2.27	0.12	92	4.36	1.57	86	1.66	0.72	84
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-27.76	-19.27	24	2.05	1.06	76	0.08	-0.25	61	9.20	4.31	89	1.46	1.36	58
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	34.33	26.09	61	15.72	13.65	63	18.28	14.28	64	18.41	11.38	68	25.05	12.67	72
Available-for-sale securities	65.47	71.92	39	84.13	84.59	36	81.56	83.77	35	81.38	87.23	31	74.70	85.40	28
U.S. Treasury securities	2	9.62	35	2.36	6.01	56	2.46	6.70	49	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	3.38	4.10	63	2.38	4.24	58	2.61	4.12	58	2.89	4.01	60	2.38	3.49	56
Municipal securities	10.77	8.02	66	11.22	8.38	68	10.92	8.22	68	12.94	9.83	67	14.23	7.75	75
Mortgage-backed securities	47.12	62.34	24	83.71	66.09	74	83.63	66.54	75	83.80	66.64	72	83.02	67.43	72
Asset-backed securities	36.27	4.33	98	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.26	3.02	36	0.18	3.01	34	0.22	3.08	35	0.16	3.01	37	0.13	2.94	36
Mutual funds and equity securities	0.20	0.27	60	0.15	0.29	56	0.17	0.29	55	0.21	0.35	56	0.25	0.40	58
Debt securities 1 year or less	0.21	9.28	3	0.99	8.18	13	0.88	7.78	12	3.01	10.55	24	0.96	11.86	6
Debt securities 1 to 5 years	17.74	20.14	54	14.05	17.39	51	14	18.25	48	10.51	17.03	42	22.44	17.94	63
Debt securities over 5 years	81.85	68.28	70	84.81	72.07	67	84.95	71.11	73	86.27	69.86	69	76.36	66.02	56
Pledged securities	49.90	31.26	78	43.48	33.37	65	46.26	32.26	71	46.35	35.67	66	53.36	30.57	82
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-93.52	-40.81	3	246.64	64.27	90	152.23	27.98	93	963.59	183.32	94	36.70	26.69	67
Investment securities	0.35	11.76	40	17.64	32.48	41	16.21	31.36	38	17.78	23.62	46	10.04	11.75	59
Core deposits	-0.21	4.57	40	10.36	16.96	20	11.73	16.94	36	20.80	26.88	32	6.63	11.23	45
Noncore funding	-17.61	36.20	14	-22.35	-21.64	51	-14.77	-14.79	49	-41.86	-12.18	15	10.48	6.59	63

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			9,444,803	8,106,223	7,530,144
Commit: Secured commercial real estate loans	2,555,484	1,860,122	2,098,707	1,420,729	1,175,416
Commit: Unsecured real estate loans	22,925	14,632	16,750	13,155	11,703
Credit card lines (reported semiannually, June/Dec)			673,899	601,473	604,211
Securities underwriting	0	0	0	0	0
Standby letters of credit	372,441	369,461	396,956	362,690	392,581
Commercial and similar letters of credit	562	1,444	0	2,820	702
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	204,826	166,709	166,652	154,645	193,707
Credit derivatives - notional amount (holding company as beneficiary)	81,265	52,239	50,785	61,865	61,118
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	286,090	52,239	50,785	61,865	61,118
Derivative Contracts					
Interest rate futures and forward contracts	33,517	141,476	101,739	310,458	145,623
Written options contracts (interest rate)	65,114	132,034	105,546	250,817	127,606
Purchased options contracts (interest rate)	36,700	23,879	23,509	44,559	44,382
Interest rate swaps	7,958,271	7,760,228	8,109,623	7,050,290	5,329,868
Futures and forward foreign exchange	153,430	62,806	48,364	58,822	64,632
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					25.84	22.78	67	24.10	22.01	62	24.59	23.52	61		
Standby letters of credit	1.08	0.66	79	1.05	0.66	80	1.09	0.65	81	1.08	0.71	76	1.28	0.84	76
Commercial and similar letters of credit	0	0.02	51	0	0.02	53	0	0.02	20	0.01	0.02	59	0	0.02	46
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.59	0.27	76	0.47	0.24	75	0.46	0.24	75	0.46	0.35	72	0.63	0.42	74
Credit derivatives - notional amount (holding company as beneficiary)	0.24	0.17	74	0.15	0.18	69	0.14	0.18	67	0.18	0.30	69	0.20	0.52	69
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.83	0.19	87	0.15	0.13	80	0.14	0.13	77	0.18	0.30	77	0.20	0.45	79
Derivative contracts	23.85	44.74	61	22.99	47.31	57	22.95	46.30	58	22.93	48.62	54	18.66	68.47	45
Interest rate contracts	23.41	32.78	62	22.81	35.15	60	22.82	32.46	60	22.76	34.36	56	18.44	47.31	47
Interest rate futures and forward contracts	0.10	3.53	50	0.40	4.39	56	0.28	3.25	51	0.92	6.21	56	0.48	10.67	50
Written options contracts (interest rate)	0.19	1.49	46	0.37	1.69	45	0.29	1.41	45	0.75	2.18	49	0.42	2.47	46
Purchased options contracts (interest rate)	0.11	1.57	50	0.07	1.29	48	0.06	1.31	48	0.13	1.46	51	0.14	2.65	53
Interest rate swaps	23.02	23.04	67	21.97	20.27	66	22.19	20.49	66	20.96	20.83	61	17.41	28.86	55
Foreign exchange contracts	0.44	6.65	69	0.18	6.12	66	0.13	6.30	65	0.17	6.01	62	0.21	10.12	59
Futures and forward foreign exchange contracts	0.44	4.26	72	0.18	3.76	67	0.13	3.78	67	0.17	3.47	65	0.21	5.23	63
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					44.34	44.98	63	36.43	42.82	59	36.88	45.53	53		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	8,247,032	8,120,423	8,388,781	7,714,946	5,712,111
Interest rate contracts	8,093,602	8,057,617	8,340,417	7,656,124	5,647,479
Foreign exchange contracts.....	153,430	62,806	48,364	58,822	64,632
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	186,947	204,282	150,103	369,280	210,255
Written options	65,114	132,034	105,546	250,817	127,606
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	65,114	132,034	105,546	250,817	127,606
Purchased options	36,700	23,879	23,509	44,559	44,382
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	36,700	23,879	23,509	44,559	44,382
Swaps	7,958,271	7,760,228	8,109,623	7,050,290	5,329,868
Held for trading.....	5,200,201	5,237,642	5,242,355	4,865,080	3,823,864
Interest rate contracts	5,046,771	5,174,836	5,193,991	4,806,258	3,759,232
Foreign exchange contracts.....	153,430	62,806	48,364	58,822	64,632
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	3,046,831	2,882,781	3,146,426	2,849,866	1,888,247
Interest rate contracts	3,046,831	2,882,781	3,146,426	2,849,866	1,888,247
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,651,967	8,071,200	8,356,888	7,561,062	5,690,506
One year or less	3,646,098	812,328	1,116,028	595,421	369,829
Over 1 year to 5 years	2,820,362	2,989,048	2,738,113	3,056,344	2,865,940
Over 5 years	2,185,507	4,269,824	4,502,747	3,909,297	2,454,737
Gross negative fair value (absolute value)	312,831	106,049	92,428	173,708	59,253
Gross positive fair value.....	256,807	138,142	106,160	207,793	81,481
Held for trading.....	193,466	97,426	76,597	148,333	54,815
Non-traded.....	63,341	40,716	29,563	59,460	26,666
Current credit exposure on risk-based capital derivative contracts	256,807	138,142	106,160	207,793	81,481
Credit losses on derivative contracts	0	0	0	41	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	98.14	93.95	35	99.23	94.10	38	99.42	94.17	39	99.24	94.10	42	98.87	93.44	43
Foreign exchange contracts	1.86	3.10	70	0.77	3.22	66	0.58	3.47	65	0.76	3.49	63	1.13	3.20	63
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	2.27	9.12	46	2.52	12.59	39	1.79	11.16	35	4.79	14.05	42	3.68	13.49	38
Written options	0.79	5.29	32	1.63	7.18	33	1.26	6.28	28	3.25	8.18	39	2.23	5.91	41
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.79	4.93	34	1.63	6.91	35	1.26	5.96	30	3.25	7.73	41	2.23	5.10	44
Purchased options	0.45	4.14	45	0.29	3.41	46	0.28	3.27	47	0.58	3.42	47	0.78	4.42	49
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.45	3.58	48	0.29	3.01	48	0.28	2.87	49	0.58	2.86	51	0.78	3.35	52
Swaps	96.50	77.96	71	95.56	71.71	74	96.67	74.26	78	91.38	68.76	71	93.31	69.75	71
Held for trading	63.06	38.03	59	64.50	40.70	58	62.49	40.42	55	63.06	43.53	51	66.94	44.16	54
Interest rate contracts	61.19	31.70	64	63.73	34.66	65	61.92	34.15	61	62.30	36.62	60	65.81	37.24	64
Foreign exchange contracts	1.86	1.66	77	0.77	1.55	75	0.58	1.68	75	0.76	1.60	72	1.13	1.60	71
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	36.94	61.97	40	35.50	59.30	41	37.51	59.58	44	36.94	56.47	48	33.06	55.84	45
Interest rate contracts	36.94	57.96	43	35.50	56.22	44	37.51	56.71	46	36.94	53.82	49	33.06	52.22	45
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	104.91	93.16	88	99.39	91.91	66	99.62	92.53	67	98.01	91.48	59	99.62	93.86	68
One year or less	44.21	37.29	62	10	27.90	35	13.30	27.56	43	7.72	32.05	30	6.47	32.17	27
Over 1 year to 5 years	34.20	22.61	73	36.81	29.78	61	32.64	27.01	55	39.62	27.06	67	50.17	30.45	80
Over 5 years	26.50	26.09	53	52.58	29.19	74	53.68	29.89	74	50.67	29.56	75	42.97	28.09	69
Gross negative fair value (absolute value)	3.79	2.48	76	1.31	1.18	61	1.10	0.98	60	2.25	1.55	71	1.04	0.83	60
Gross positive fair value	3.11	2.55	66	1.70	1.59	54	1.27	1.34	48	2.69	2.23	64	1.43	1.19	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.10	67	0.04	0.05	71	0.03	0.04	70	0.07	0.07	74	0.02	0.06	64
Gross positive fair value (X)	0.08	0.10	68	0.05	0.06	62	0.04	0.05	61	0.08	0.09	63	0.03	0.07	53
Held for trading (X)	0.06	0.06	75	0.03	0.05	68	0.03	0.04	67	0.06	0.07	62	0.02	0.06	55
Non-traded (X)	0.02	0.02	65	0.01	0.01	70	0.01	0.01	63	0.02	0.02	74	0.01	0.01	73
Current credit exposure (X)	0.08	0.06	77	0.05	0.05	68	0.04	0.04	67	0.08	0.06	67	0.03	0.05	57
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	86	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.90	0.70	76	0.55	0.59	65	0.41	0.46	62	0.87	0.85	61	0.33	0.73	50

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	342,065	450,177	450,177	191,250	194,515
Gross losses	17,947	44,681	50,836	409,457	59,078
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	17,018	14,159	19,646	14,671	12,080
Net losses	929	30,522	31,190	394,786	46,998
Provision for loan and lease losses	-35,020	-48,134	-76,922	604,301	43,734
Adjustments	0	0	0	49,412	0
Ending balance	306,116	371,521	342,065	450,177	191,251
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.13	0.09	1	-0.19	-0.12	29	-0.22	-0.09	17	1.88	0.51	96	0.15	0.15
Provision for loan and lease losses / Average loans and leases	-0.22	0.16	2	-0.30	-0.21	32	-0.36	-0.16	20	2.72	0.82	95	0.21	0.24
Provision for loan and lease losses / Net loan and lease losses	-3,769.64	151.30	3	-157.70	-65.12	37	-246.62	-105.48	27	153.07	487.86	10	93.06	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.17	75	1.78	1.32	81	1.62	1.23	81	2.07	1.58	79	0.90	0.83
Allowance for loan and lease losses / Total loans and leases	1.35	1.15	75	1.77	1.30	83	1.61	1.20	83	2.05	1.55	79	0.90	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	247.13	38.64	92	9.13	17.40	44	10.97	21.39	49	1.14	11.58	0	4.07	8.03
Allowance for loan and lease losses / Nonaccrual assets	768.98	428.13	82	615.51	330.05	87	616.08	364.13	83	318.78	299.17	64	77.80	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	721.85	320.87	88	528.26	271.93	84	560.32	287.08	83	311.37	244.34	70	73.35	151.73
Gross loan and lease losses / Average loans and leases	0.11	0.16	51	0.28	0.20	71	0.24	0.19	68	1.84	0.34	94	0.29	0.28
Recoveries / Average loans and leases	0.10	0.07	74	0.09	0.08	60	0.09	0.08	64	0.07	0.07	55	0.06	0.08
Net losses / Average loans and leases	0.01	0.09	24	0.19	0.12	71	0.15	0.11	66	1.77	0.27	96	0.23	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	33.48	34.26	57	3.46	25.09	6	4.80	34.67	6	24.83	33.98	40	16.19	36.22
Earnings coverage of net loan and lease losses (X)	478.20	36.38	93	11.63	26.30	35	15.75	39.72	41	1.21	22.91	9	9.29	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.04	-0.01	13	0.02	0.02	63	0	0.02	51	0.01	0.04	38	0	0.01
Real estate loans secured by 1–4 family	-0.12	-0.02	5	0.05	-0.01	90	0.02	-0.02	92	-0.04	0.01	12	0.02	0.01
Revolving	-0.15	-0.06	18	0.04	-0.07	85	-0.02	-0.07	50	-0.11	0.01	11	0.02	0.02
Closed-end	-0.11	-0.01	5	0.05	-0.01	90	0.04	-0.01	92	-0.02	0	24	0.02	0
Commercial real estate loans	0.01	0	74	0.01	0.04	51	0	0.04	25	0.04	0.07	53	-0.01	0.01
Construction and land development	-0.01	-0.02	37	-0.11	0.01	6	-0.14	0	4	-0.04	0	14	-0.01	-0.01
1–4 family	0	0	18	-0.01	0	13	-0.02	0	7	0.03	0	94	0	55
Other	-0.01	-0.01	32	-0.10	0.01	5	-0.12	0	4	-0.07	0	6	-0.01	-0.01
Multifamily	0	0	56	0	0.01	52	0	0.01	48	-0.01	0	16	-0.12	0
Nonfarm nonresidential	0.01	0	75	0.03	0.05	61	0.03	0.05	58	0.06	0.11	54	0	0.02
Owner-occupied	0.01	0	88	0.03	0.01	84	0.02	0.01	83	0.02	0.02	69	0	0.01
Other	0	0.01	72	0	0.04	51	0.01	0.04	50	0.04	0.08	60	0	0.01
Real estate loans secured by farmland	0	0	55	-2.51	-0.01	0	-1.32	0	0	-0.01	0.02	12	0	0.01
Commercial and industrial loans	-0.04	0.11	11	0.40	0.19	80	0.29	0.17	76	4.82	0.47	98	0.35	0.37
Loans to individuals	1.38	0.76	82	0.98	0.72	70	1	0.71	71	1.45	1.13	71	1.35	1.17
Credit card loans	2.29	1.94	60	2.18	2.27	56	2.06	1.84	58	3.30	2.92	56	2.68	3.11
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08
Loans to foreign governments and institutions	0.05			0			0			0		0		0
Other loans and leases	0.03	0.13	53	0.17	0.09	76	0.13	0.10	72	0.08	0.15	57	0.46	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		60,956		39,214		48,978		67,026		111,164					
90+ days past due loans and leases		2,599		9,969		5,525		3,361		14,900					
Nonaccrual loans and leases		39,808		60,360		55,523		141,219		245,833					
Total past due and nonaccrual loans and leases		103,363		109,543		110,026		211,606		371,897					
Restructured 30–89 days past due		0		44		43		172		7,729					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		2,843		7,210		6,777		21,581		132,454					
Total restructured loans and leases		2,843		7,254		6,820		21,753		140,183					
30–89 days past due loans held for sale		0		52		806		86		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		1,340		0					
Total past due and nonaccrual loans held for sale		0		52		806		1,426		0					
Restructured loans and leases in compliance		1,924		3,027		3,745		4,091		53,537					
Other real estate owned		2,085		8,398		7,533		11,520		20,614					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.27	0.33	55	0.19	0.29	39	0.23	0.32	45	0.31	0.39	48	0.52	0.43	69
90+ days past due loans and leases	0.01	0.10	36	0.05	0.09	61	0.03	0.10	52	0.02	0.12	38	0.07	0.15	50
Nonaccrual loans and leases	0.18	0.37	23	0.29	0.54	23	0.26	0.46	25	0.64	0.66	54	1.16	0.51	92
90+ days past due and nonaccrual loans and leases	0.19	0.52	16	0.34	0.68	20	0.29	0.62	22	0.66	0.85	42	1.23	0.71	84
30–89 days past due restructured	0	0.01	18	0	0.01	39	0	0.01	43	0	0.01	39	0.04	0.01	80
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	25	0.03	0.12	29	0.03	0.10	30	0.10	0.13	48	0.62	0.14	96
30–89 days past due loans held for sale	0	0	40	0	0	80	0	0	84	0	0	77	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0.01	0.01	82	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.27	0.33	55	0.19	0.29	39	0.23	0.32	45	0.31	0.40	48	0.52	0.43	69
90+ days past due assets	0.01	0.10	34	0.05	0.09	61	0.03	0.10	51	0.02	0.12	37	0.07	0.15	50
Nonaccrual assets	0.18	0.37	22	0.29	0.55	23	0.26	0.47	25	0.64	0.67	52	1.16	0.53	91
30+ days past due and nonaccrual assets	0.46	0.89	30	0.52	1	21	0.52	0.97	25	0.97	1.29	43	1.75	1.19	83
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.33	19	0.20	0.40	21	0.17	0.36	22	0.43	0.52	45	0.85	0.44	88
90+ days past due and nonaccrual assets + other real estate owned	0.13	0.35	17	0.22	0.42	21	0.19	0.37	22	0.46	0.55	46	0.92	0.48	88
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.13	0.38	16	0.20	0.48	17	0.18	0.41	18	0.47	0.60	38	1.07	0.53	91
Allowance for loan and lease losses	14.31	55.46	11	19.33	67.85	7	19.54	62.64	9	34.88	66.66	22	171.35	115.41	82
Equity capital + allowance for loan and lease losses	1.26	3.63	16	1.80	4.12	18	1.67	3.60	20	4.04	4.97	37	8.96	4.28	91
Tier 1 capital + allowance for loan and lease losses	1.27	3.90	16	2.27	4.89	18	2.07	4.30	21	5.26	6.05	45	11.81	5.65	92
Loans and leases + other real estate owned	0.19	0.61	16	0.34	0.82	15	0.31	0.71	19	0.72	0.97	35	1.54	0.85	89

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.21	0.23	54	0.22	0.25	54	0.29	0.26	62	0.43	0.39	65	0.58	0.38	81
	90+ days past due	0.01	0.11	46	0.06	0.12	64	0.03	0.12	61	0.02	0.16	50	0.11	0.16	67
	Nonaccrual.....	0.28	0.41	43	0.44	0.60	47	0.42	0.52	50	0.74	0.76	58	0.56	0.46	63
Commercial and industrial	30–89 days past due.....	0.40	0.29	72	0.08	0.24	30	0.14	0.24	45	0.10	0.23	32	0.44	0.31	75
	90+ days past due	0.01	0.06	45	0.03	0.02	79	0.02	0.04	55	0.01	0.03	48	0.02	0.05	53
	Nonaccrual.....	0.04	0.47	10	0.11	0.65	12	0.07	0.57	11	0.63	0.75	46	2.53	0.83	95
Individuals	30–89 days past due.....	0.75	0.83	51	1.20	0.60	83	0.87	0.63	71	1.18	0.83	76	1.29	0.83	76
	90+ days past due	0.17	0.10	75	0.10	0.08	70	0.14	0.09	75	0.08	0.14	55	0.13	0.17	62
	Nonaccrual.....	0.19	0.17	64	0.36	0.17	83	0.32	0.17	79	0.80	0.28	88	0.53	0.17	89
Depository institution loans	30–89 days past due.....		0			0.03			0.01			0				0
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0			0			0			0				0
Agricultural	30–89 days past due.....	0	0.09	29	0	0.11	29	0	0.07	30	3.60	0.17	96	1.93	0.24	94
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0			0.50			0				0.07
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.14			0.17			0.15			0.09				0.03
Other loans and leases	30–89 days past due.....	0	0.13	37	0.01	0.11	39	0	0.12	35	0.01	0.18	37	0.08	0.20	48
	90+ days past due	0	0.01	33	0.01	0.01	84	0.01	0.01	76	0	0.01	33	0	0.01	30
	Nonaccrual.....	0.02	0.06	62	0.03	0.13	52	0.02	0.09	56	0.04	0.15	48	0.12	0.13	66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.39	0.39	63	0.41	0.36	66	0.74	0.46	79	0.99	0.65	80	1.14	0.67	84
	90+ days past due	0.01	0.22	49	0.14	0.25	72	0.08	0.24	65	0.03	0.33	47	0.13	0.31	65
	Nonaccrual	0.74	0.58	71	1.01	0.76	73	0.98	0.71	75	1.49	0.89	80	1.16	0.73	80
Revolving	30–89 days past due	0.28	0.31	46	0.65	0.33	84	0.30	0.28	58	0.41	0.48	49	0.57	0.45	63
	90+ days past due	0.02	0.02	76	0.05	0.03	77	0.13	0.02	88	0	0.03	67	0	0.05	49
	Nonaccrual	0.53	0.86	57	0.98	1.05	66	0.99	1.18	69	1.53	1.13	75	0.13	1	17
Closed-end	30–89 days past due	0.42	0.41	67	0.32	0.36	56	0.89	0.49	79	1.19	0.65	81	1.31	0.70	85
	90+ days past due	0	0.25	46	0.17	0.27	73	0.06	0.26	62	0.03	0.38	52	0.17	0.35	69
	Nonaccrual	0.80	0.57	73	1.03	0.71	76	0.98	0.67	78	1.47	0.87	81	1.47	0.70	87
Junior lien	30–89 days past due	0	0.01	37	0.02	0.01	82	0.01	0.01	49	0.01	0.02	51	0.07	0.02	90
	90+ days past due	0	0	38	0	0	73	0	0	36	0	0	69	0.01	0	89
	Nonaccrual	0.01	0.02	40	0.02	0.04	48	0.01	0.03	43	0.04	0.04	58	0.18	0.04	94
Commercial real estate	30–89 days past due	0.12	0.13	64	0.13	0.16	58	0.07	0.15	47	0.11	0.26	41	0.21	0.18	69
	90+ days past due	0.01	0.01	67	0.02	0.01	75	0	0.01	65	0.02	0.02	69	0.09	0.03	82
	Nonaccrual	0.05	0.29	18	0.16	0.48	25	0.15	0.38	27	0.32	0.62	32	0.17	0.23	43
Construction and development	30–89 days past due	0.04	0.19	48	0.07	0.15	57	0.33	0.17	80	0.40	0.28	71	0.57	0.28	79
	90+ days past due	0.01	0.01	80	0	0.01	80	0.01	0.01	81	0	0.01	35	0.41	0.02	95
	Nonaccrual	0.02	0.14	46	0.08	0.31	50	0.05	0.20	46	0.24	0.41	61	0.11	0.20	55
1–4 family	30–89 days past due	0	0.02	30	0.06	0.03	80	0.31	0.02	96	0.26	0.03	93	0.43	0.06	91
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0.22	0	97
	Nonaccrual	0	0.01	66	0.03	0.02	79	0.02	0.01	74	0.09	0.03	86	0.05	0.02	82
Other	30–89 days past due	0.04	0.13	60	0.02	0.10	52	0.02	0.13	60	0.14	0.22	61	0.13	0.20	64
	90+ days past due	0.01	0	86	0	0	85	0.01	0	88	0	0	40	0.19	0.01	96
	Nonaccrual	0.02	0.12	54	0.05	0.25	54	0.03	0.16	53	0.15	0.35	59	0.06	0.17	51
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0.07	0.08	67
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0.08	0	94
	Nonaccrual	0.02	0.06	58	0.02	0.13	49	0.02	0.17	51	0.14	0.11	70	0.18	0.05	85
Nonfarm non-residential	30–89 days past due	0.14	0.10	71	0.15	0.12	64	0.02	0.13	25	0.07	0.23	34	0.15	0.14	55
	90+ days past due	0.01	0.01	72	0.03	0.01	75	0	0.01	66	0.02	0.02	73	0.03	0.03	68
	Nonaccrual	0.07	0.36	21	0.19	0.58	23	0.18	0.45	30	0.35	0.80	28	0.18	0.28	38
Owner Occupied	30–89 days past due	0.14	0.04	90	0.11	0.04	84	0.02	0.04	38	0.04	0.07	49	0.10	0.07	66
	90+ days past due	0.01	0	79	0	0	75	0	0	77	0.02	0	85	0.02	0.01	71
	Nonaccrual	0.04	0.12	31	0.12	0.20	41	0.08	0.17	37	0.24	0.27	46	0.14	0.16	54
Other	30–89 days past due	0	0.05	31	0.05	0.07	62	0.01	0.08	37	0.03	0.14	41	0.05	0.07	50
	90+ days past due	0	0	39	0.02	0.01	80	0	0	37	0	0.01	73	0.01	0.01	73
	Nonaccrual	0.03	0.21	27	0.07	0.31	29	0.09	0.23	41	0.11	0.44	28	0.04	0.10	35
Farmland	30–89 days past due	0	0.09	32	0.81	0.13	91	0	0.10	31	0.67	0.11	90	0.11	0.23	57
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.29	0.51	65	1.33	1.06	75	1.10	0.69	79	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	1.06	1.22	55	1.27	0.79	81	0.93	0.81	55	0.94	0.95	47	1.43	1.19	67
	90+ days past due	0.49	0.50	48	0.50	0.40	56	0.54	0.45	52	0.74	0.63	52	0.85	0.78	52
	Nonaccrual	0	0.13	35	0	0.08	75	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,024,960	2,084,387	2,065,214	2,067,450	2,046,177										
Retained earnings	2,019,969	1,621,393	1,728,018	1,387,622	1,476,232										
Accumulated other comprehensive income (AOCI)	-812,781	198	-53,935	80,068	-54,724										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,232,148	3,705,978	3,739,297	3,535,140	3,467,685										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	890,510	906,744	902,462	921,023	938,247										
Accumulated other comprehensive income-related adjustments	-812,781	197	-53,935	80,068	-54,724										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,154,419	2,799,037	2,890,770	2,534,049	2,584,162										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,154,419	2,799,037	2,890,770	2,534,049	2,584,162										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	3,154,419	2,799,037	2,890,770	2,534,049	2,584,162										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	172,500	172,500	172,500	322,500	150,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	273,243	302,738	282,117	299,143	195,225										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	445,743	475,238	454,617	621,643	345,225										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	445,743	475,238	454,617	621,643	345,225										
Exited advanced approach tier 2 capital															
Total capital	3,600,162	3,274,275	3,345,387	3,155,692	2,929,387										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	34,839,376	35,152,526	35,852,923	32,964,602	30,299,203										
Less: Deductions from common equity tier 1 capital	890,510	906,744	902,462	921,023	938,247										
Less: Other deductions	-83,386	-105,785	-105,113	-133,988	-143,120										
Total assets for leverage ratio	34,032,252	34,351,567	35,055,574	32,177,567	29,504,076										
Total risk-weighted assets	28,418,915	25,067,534	26,056,958	23,872,707	24,611,706										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.10	11.77	45	11.17	12.59	28	11.09	12.37	30	10.61	12.35	26	10.50	12.11	25
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.10	12.48	33	11.17	13.31	12	11.09	13.11	19	10.61	13.08	10	10.50	12.78	14
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.67	14.27	22	13.06	15.21	12	12.84	14.91	16	13.22	15.23	15	11.90	14.36	7
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.27	9.22	54	8.15	9.07	25	8.25	8.98	30	7.88	9.13	13	8.76	9.76	22
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			842			1,341			1,806			1,596				1,950	-37.21	-66.31
Other insurance activities income			842			1,341			1,806			1,596				1,950	-37.21	-66.31
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			725,820			661,769			664,535			615,780				608,063	9.68	34.60

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.08	0.36	57	0.14	0.38	59	0.14	0.36	60	0.12	0.41	58	0.16	0.47	60			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.97	12.02	86	20.87	11.72	86	20.56	12	84	20.63	11.03	90	21.91	11.51	88			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		18,692			14,613			15,873			17,051			17,409				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.05	0.55	80	0.04	0.44	79	0.04	0.46	79	0.05	0.75	77	0.06	1.39	75			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Foreign Activities									
Total foreign loans and leases	29,891		45,548		32,749		43,094		69,369
Real estate loans.....	2,291		2,747		2,548		2,707		22,528
Commercial and industrial loans	27,600		42,801		30,201		40,387		46,841
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	3,385		3,498		3,497		3,500		3,467
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	33,276		49,046		36,246		46,594		72,836
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33
Cost: Interest-bearing deposits.....		0.52			0.12			0.14	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.26			0.18			0.20	
Commercial and industrial loans		0.13		0.01	0.86	6	1.65	0.79	88
Foreign governments and institutions		0.05			0			0	
Growth Rates									
Net loans and leases.....	-34.37	20.31	11	7.24	-0.16	64	-24.01	6.83	17
Total selected assets.....	-32.15	21.10	10	6.69	3.36	63	-22.21	9.48	18
Deposits		-2.72			10.74			0.73	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		130,000	110,000	150,000	70,000	240,000	18.18	81.29
Dividends		130,000	110,000	150,000	70,000	240,000	18.18	81.29
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	5,000	5,000	0	5,000	-100.00	-100.00
Dividends		0	5,000	5,000	0	5,000	-100.00	
Interest		0	0	0	0	0		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		130,000	115,000	155,000	70,000	245,000	13.04	81.29
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		-100.00
Total operating income		130,000	115,000	155,000	70,000	245,000	13.04	78.91
Operating Expenses								
Personnel expenses		2,563	2,526	3,417	3,363	3,364	1.46	13.36
Interest expense		8,200	12,354	15,087	15,420	9,101	-33.62	-8.81
Other expenses		2,236	6,744	7,310	3,524	3,170	-66.84	-11.06
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		12,999	21,624	25,814	22,307	15,635	-39.89	-5.58
Income (loss) before taxes		117,001	93,376	129,186	47,693	229,365	25.30	98.66
Applicable income taxes (credit)		-3,149	-5,190	-6,079	-8,539	-3,830		
Extraordinary items								
Income before undistributed income of subsidiaries		120,150	98,566	135,265	56,232	233,195	21.90	88.28
Equity in undistributed income of subsidiaries		260,152	226,905	327,950	-101,406	94,185	14.65	169.95
Bank subsidiaries		257,058	228,358	328,357	-103,042	96,962	12.57	172.20
Nonbank subsidiaries		3,094	-1,453	-407	1,636	-2,777		60.23
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		380,302	325,471	463,215	-45,174	327,380	16.85	137.42
Memoranda								
Bank net income		387,058	338,358	478,357	-33,042	336,962	14.39	132.96
Nonbank net income		3,094	3,547	4,593	1,636	2,223	-12.77	60.23
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	3,205,575	95.72	3,661,914	96.42	3,707,561	96.59	3,512,503	3,525,921	-12.46	10.36	
Common and preferred stock	3,204,259	95.68	3,660,180	96.38	3,706,046	96.55	3,511,693	3,524,029	-12.46	10.36	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	1,316	0.04	1,734	0.05	1,515	0.04	810	1,892	-24.11	0.15	
Investment in nonbank subsidiaries	28,459	0.85	23,739	0.63	24,825	0.65	25,177	23,552	19.88	14.56	
Common and preferred stock	27,820	0.83	23,681	0.62	24,726	0.64	25,134	23,498	17.48	11.98	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	639	0.02	58	0	99	0	43	54	1001.72		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	100,815	3.01	96,758	2.55	90,276	2.35	199,995	57,943	4.19	24.35	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	2,042	0.06	3,308	0.09	3,184	0.08	3,599	3,987	-38.27	-9.08	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	11,965	0.36	12,062	0.32	12,525	0.33	11,012	3,168	-0.80	-56.04	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	3,348,856	100.00	3,797,781	100.00	3,838,371	100.00	3,752,286	3,614,571	-11.82	7.95	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures	166,778	4.98	166,626	4.39	166,664	4.34	312,260	145,571	0.09	14.88	
Other liabilities	1,639	0.05	1,389	0.04	1,356	0.04	1,001	1,315	18.00	254.76	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	168,417	5.03	168,015	4.42	168,020	4.38	313,261	146,886	0.24	-29.52	
Equity Capital	3,180,439	94.97	3,629,766	95.58	3,670,351	95.62	3,439,025	3,467,685	-12.38	11.08	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	309,513	9.24	309,513	8.15	309,513	8.06	309,513	309,513	0.00	6.23	
Common surplus	1,949,289	58.21	1,926,219	50.72	1,931,468	50.32	1,908,667	1,872,426	1.20	12.09	
Retained earnings	1,968,260	58.77	1,545,181	40.69	1,659,073	43.22	1,291,506	1,476,232	27.38	107.49	
Accumulated other comprehensive income	-812,781	-24.27	198	0.01	-53,935	-1.41	80,068	-54,724			
Other equity capital components	-233,842	-6.98	-151,345	-3.99	-175,768	-4.58	-150,729	-135,762			
Total liabilities and equity capital	3,348,856	100.00	3,797,781	100.00	3,838,371	100.00	3,752,286	3,614,571	-11.82	7.95	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	14.63	11.02	81	12.36	12.52	57	13.07	11.94	66	-1.32	7.29	7	9.92	9.68	53
Bank net income / Average equity investment in banks	14.96	11.60	81	12.66	12.35	60	13.31	11.80	66	-0.96	7.45	7	10.19	10.51	55
Nonbank net income / Average equity investment in nonbanks	15.62	9.71	73	18.38	13.18	68	17.99	13.12	68	6.76	9.75	52	8.58	7.89	64
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04				10.11			7.01		8.55	
Bank net income / Parent net income	101.78	98.76	42	103.96	96.45	71	103.27	96.79	64		88.16		102.93	82.22	53
Nonbank net income / Parent net income	0.81	2.50	56	1.09	3.22	55	0.99	3.40	53		3.59		0.68	5.93	47
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	5.30	18.39	24	4.63	16.51	22	4.58	16.81	22	9.11	20.06	36	4.24	20.43	19
Total debt / Equity capital	5.24	12.61	36	4.59	11.37	33	4.54	11.71	34	9.08	14.41	51	4.20	14.31	36
Total debt + notes payable to subs that issued TPS / Equity capital	5.24	14.76	28	4.59	13.41	24	4.54	13.63	25	9.08	16.67	39	4.20	16.36	23
Total debt + Loans guaranteed for affiliate / Equity capital	5.24	12.68	36	4.59	11.46	33	4.54	11.77	34	9.08	14.68	50	4.20	14.56	36
Total debt / Equity capital – excess over fair value	5.24	12.75	36	4.59	11.47	33	4.54	11.81	34	9.08	14.52	51	4.20	14.51	36
Long-term debt / Equity capital	5.24	11.91	37	4.59	10.65	33	4.54	10.95	34	9.08	13.56	51	4.20	13.04	37
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	70.55	39.59	74	12.36	40.69	26	12.40	39.86	27	21.17	34.67	35	9.77	28.44	33
Double Leverage															
Equity investment in subs / Equity capital	101.62	104.01	44	101.49	103.15	46	101.65	103.22	48	102.84	102.81	50	102.30	103.22	49
Total investment in subs / Equity capital	101.69	109.29	35	101.54	108.29	35	101.69	108.40	36	102.87	110.16	36	102.36	111.07	36
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.10	0.39	41	0.12	0.27	46	0.13	0.29	45		0.47		0.24	0.36	49
Equity investment in subs – equity cap / Net income-div (X)	0.13	1.15	13	0.16	0.85	17	0.16	1.05	10		1.82		0.34	1.22	24
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	158.52	130.36	71	133.28	152.56	49	136.27	152.85	52	67.16	136.59	13	225.57	177.68	75
Cash from ops + noncash items + op expense / Op expense + dividend	181.25	118.32	74	156.25	155.61	60	157.94	154.48	60	78.82	147.24	11	245.59	190.27	76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	113.04	105.80	69	59.54	94.59	24	61.40	98.54	21	221.03	134.08	84	13.53	116.34	7
Pretax operating income + interest expense / Interest expense	1,526.84	1,565.66	66	855.84	1,645.53	38	956.27	1,835.33	38	409.29	2,016.32	26	2,620.22	1,968.54	77
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,526.84	1,454.22	67	855.84	1,896.20	36	956.27	1,770.77	37	409.29	1,539.23	25	2,590.66	1,632.83	77
Dividends + interest from subsidiaries / Interest expense + dividends	163.63	150.57	63	136.26	174.48	45	139.62	174.12	47	63.05	150.43	16	235.64	210.80	69
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.41	3.60	54	2.90	3.29	53	2.73	3.44	52	5.62	3.85	68	1.73	2.64	50
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.09	1.77	49	0.07	1.76	50	0.08	1.76	53	0.08	2.66	49	0.09	5.62	45
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	59.30	70.90	43	73.09	69.90	61	70.92	66.37	58	170.02	81.10	90	40.68	57.84	35
Dividends declared / Net income	18.73	31.93	25	22.14	27.22	41	20.71	28.27	35		42.29		28.98	33.08	40
Net income – dividends / Average equity.....	11.89	7.51	86	9.62	9.25	61	10.36	8.62	74	-4.10	4.14	7	7.04	6.46	57
Percent of Dividends Paid															
Dividends from bank subsidiaries	182.46	133.26	71	152.68	160.45	58	156.37	155.92	61	73.22	132.17	25	252.98	178.13	73
Dividends from nonbank subsidiaries	0	2.76	25	6.94	6.19	75	5.21	4.90	74	0	3.41	23	5.27	7.53	68
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	182.46	183.35	65	159.62	213.42	51	161.58	203.53	54	73.22	174.85	15	258.25	260.40	64
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	33.59	43.79	39	32.51	43.30	39	31.36	45.96	31		60.28		71.22	66.55	55
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24		0.36		0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38		1.47		0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47		0		0	0	46
Operating income from bank subsidiaries	33.59	52.71	38	32.51	48.70	35	31.36	51.33	29		62.88		71.22	69.36	50
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	140.96	66.90	85	108.86	62.63	81	0	56.39	15	224.92	82.95	88
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	64.26	10	140.96	94.31	78	108.86	87.22	74	0	79.84	8	224.92	150.41	77
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	67.73	94	95.65	72.55	53	96.77	74.16	53	100	69.76	96	97.96	67.32	68
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100	81.70	87	95.65	82.68	41	96.77	83.13	42	100	82.20	93	97.96	78.80	54
Dividends from nonbank subsidiaries	0	2.90	24	4.35	3.56	77	3.23	3.07	77	0	1.95	23	2.04	2.65	69
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	4.35	5.69	71	3.23	4.67	72	0	4.70	16	2.04	7.29	57
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11